

Information to identify the case:		
Debtor 1	Kenneth J. Dworek	Social Security number or ITIN xxx-xx-3942
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Colleen S. Dworek	Social Security number or ITIN xxx-xx-6232
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 10/1/21
Case number: 21-10547-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kenneth J. Dworek	Colleen S. Dworek
2. All other names used in the last 8 years		
3. Address	60 McKinstery Drive Coolspring, PA 15730	60 McKinstery Drive Coolspring, PA 15730
4. Debtor's attorney Name and address	Kenneth P. Seitz Law Offices of Kenny P. Seitz P.O. Box 211 Ligonier, PA 15658	Contact phone 814-536-7470 Email: thedebterasers@aol.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 10/25/21

For more information, see page 2

In re:
Kenneth J. Dworek
Colleen S. Dworek
Debtors

Case No. 21-10547-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Oct 25, 2021

User: dkam
Form ID: 309I

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth J. Dworek, Colleen S. Dworek, 60 McInstery Drive, Coolspring, PA 15730-8500
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15419917	+ CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15419921	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
15419922	+ Heather D. Serian, c/o David C. Serene, Esquire, The Serene Law Firm, PLLC, 12 Gorman Avenue, Indiana, PA 15701-2243
15419924	+ Northwest Consumer Discount Co., P.O. Box 2169, Butler, PA 16003-2169
15419927	+ Penn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367
15419928	+ Pennsylvania Department of Revenue, Bureau of Individual Taxes, P.O. Box 280431, Harrisburg, PA 17128-0431

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: thedebtcrasers@aol.com	Oct 25 2021 23:20:00	Kenneth P. Seitz, Law Offices of Kenny P. Seitz, P.O. Box 211, Ligonier, PA 15658
smg	EDI: PENNDEPTREV	Oct 26 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 25 2021 23:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 26 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 25 2021 23:20:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.pi.ecf@usdoj.gov	Oct 25 2021 23:20:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Oct 26 2021 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15419915	+ EDI: TSYS2.COM	Oct 26 2021 03:23:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15419916	EDI: CAPITALONE.COM	Oct 26 2021 03:23:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15421769	+ Email/Text: bankruptcy@cavps.com	Oct 25 2021 23:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15419918	+ EDI: CHASEAUTO		

District/off: 0315-1

User: dkam

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15419919	+ EDI: WFNNB.COM	Oct 26 2021 03:23:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
15419920	+ EDI: NAVIENTFKASMDOE.COM	Oct 26 2021 03:23:00	Comenity Bank/maurices, Po Box 182789, Columbus, OH 43218-2789
15419923	+ EDI: IRS.COM	Oct 26 2021 03:23:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15419925	+ EDI: AGFINANCE.COM	Oct 26 2021 03:23:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
15419929	Email/Text: Bankruptcy.Notices@pnc.com	Oct 26 2021 03:23:00	Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
15419926	+ EDI: RMSC.COM	Oct 25 2021 23:20:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285
15419930	+ Email/Text: steve@priorityfirstfcu.org	Oct 26 2021 03:23:00	PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
15419931	+ Email/Text: steve@priorityfirstfcu.org	Oct 25 2021 23:20:00	Priority First Federal Credit Union, 364 Midway Drive, Du Bois, PA 15801-3864
15419932	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 25 2021 23:20:00	Priorty First FCU, 364 Midway Drive, Du Bois, PA 15801-3864
15419933	+ EDI: CITICORP.COM	Oct 25 2021 23:20:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15419934	+ EDI: RMSC.COM	Oct 26 2021 03:23:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
15419935	+ EDI: RMSC.COM	Oct 26 2021 03:23:00	Syncb/amer Eagle Dc, Po Box 965005, Orlando, FL 32896-5005
15419936	+ EDI: RMSC.COM	Oct 26 2021 03:23:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15421947	+ EDI: RMSC.COM	Oct 26 2021 03:23:00	Syncb/walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738
		Oct 26 2021 03:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: dkam

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Form ID: 309I

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Date: Oct 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Kenneth P. Seitz	on behalf of Joint Debtor Colleen S. Dworek thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Kenneth J. Dworek thedebterasers@aol.com
Maria Miksich	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5